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PATENT
Attorney Docket No. 05793.3065-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Keira Brooke Bard et al.) Group Art Unit: 3692
Serial No.: 09/880,777) Examiner: Ojo Oyebisi
Filed: June 15, 2001) Confirmation No.: 7834
For: SYSTEM AND METHODS FOR)
PROVIDING STARTER CREDIT)
CARD ACCOUNTS)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed January 29, 2007, the period for reply to which extends through April 29, 2007, Applicants respectfully request reconsideration of this application in light of the following remarks:

Remarks/Arguments begin on page 2 of this paper.